

**We claim:**

1. A method for increasing collections from a set of debt comprising:  
determining a collection model for a set of debt owed by a set of debtors;  
approximating of a cost of debt collection; and  
setting plural commission rates payable to a collection entity for the set of debt,  
wherein the plural commission rates are set in accordance with the cost of debt  
collection and the collection model of the set of debt.
2. The method of claim 1, wherein the plural commission rates are set to increase an  
amount of money collected from the set of debt.
3. The method of claim 1, wherein the plural commission rates are set to substantially  
maximize a profitability for an owner of the set of debt.
4. The method of claim 1, wherein the plural commission rates are set to substantially  
maximize amount of money collected from the set of debt less the commissions.
5. The method of claim 1, wherein the plural commission rates are applied  
retroactively.
6. The method of claim 1, further comprising identifying at least one settlement offer  
through the collection model that is not optimal.
7. The method of claim 6, further comprising setting terms and conditions for the at  
least one settlement offer.
8. The method of claim 7, wherein the terms and conditions of the at least one  
settlement offer are advantageous for an owner of the set of debt and are disadvantageous to  
the collection entity.

9. The method of claim 6, further comprising setting a timing for the at least one settlement offer.

10. The method of claim 9, wherein the timing for at least one settlement offer is advantageous for an owner of the set of debt and is disadvantageous to the collection entity.

11. The method of claim 1, wherein the set of debt is a set of charged off credit card accounts.

12. The method of claim 9, wherein the set of charged off credit card accounts is a segment of charged off credit card accounts having one or more similar collection characteristics.

13. The method of claim 1, wherein the collection model is implemented on a computer and the setting plural commission rates payable is performed by the computer.

14. A method for increasing collections from a set of debt comprising:  
determining a collection model for a set of debt owed by a set of debtors;  
determining an approximate cost of debt collection; and  
selecting a compensation package from a plurality of compensation packages payable to a collection entity for the set of debt in accordance with the approximate cost of debt collection and the collection model of the set of debt.

15. The method of claim 14, wherein the selecting a compensation package selects one or more of a fix profit package, a single commission rate package and a plural commission rate package.

16. The method of claim 15, wherein the selecting a compensation package selects the fixed profit package.

17. The method of claim 15, wherein the selecting a compensation package selects two or more of or more of a fix profit package, a single commission rate package and a plural commission rate package.

18. The method of claim 14, wherein the selecting a compensation package increases an amount of money collected from the set of debt.

19. The method of claim 14, wherein the selecting a compensation package substantially maximizes a profitability for an owner of the set of debt.

20. The method of claim 14, further comprising determining a compensation package cost associated with each of the plurality of compensation packages,

wherein the selecting a compensation package substantially maximizes amount of money collected from the set of debt less the compensation package cost.

21. The method of claim 14, wherein the collection model for a collection entity is implemented on a computer and selecting a compensation package is performed by the computer.

22. A computer implemented system for increasing collections from a set of debt comprising:

inputting a collection model for a set of debt owed by a set of debtors into a computer;  
inputting an approximate cost of debt collection into the computer;  
performing a calculation to determine plural commission rates payable to a collection entity for the set of debt in accordance with a cost of collecting the set of debt and the collection model of the set of debt using the computer; and  
outputting the plural commission rates.

23. The system of claim 22, wherein the plural commission rates increase as an amount of money collected increases.

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24. The system of claim 22, wherein the calculation substantially maximizes a profitability for an owner of the set of debt.

25. The system of claim 22, wherein the calculation substantially maximizes an amount of money collected from the set of debt less the commissions.

26. The system of claim 22, wherein the plural commission rates are to be applied retroactively.

27. The system of claim 22, further comprising performing another calculation with the computer to identify any settlement offers that are not optimal.

28. The system of claim 22, wherein the set of debt is a set of charged off credit card accounts.

29. The system of claim 28, wherein the set of charged off credit card accounts is a segment of charged off credit card accounts having one or more similar collection characteristics.

30. A method for increasing collections from a set of charged off credit card accounts using a computer comprising:

determining a collection model for a set of charged off credit card accounts owed by a set of credit card holders;

determining an approximate cost for collection of the charged off credit card accounts; and

setting plural commission rates payable to a collection agency for the set of charged off credit card accounts,

wherein the plural commission rates are set in accordance with the cost of charged off credit card account collection and the collection model of the set of charged off credit card accounts.

31. A method for increasing collections from a set of charged off credit card accounts using a computer comprising:

determining a collection model for a set of charged off credit card accounts owed by a set of credit card holders;

determining an approximate cost of charged off credit card account collection; and

selecting a compensation package from a plurality of compensation packages payable to a collection entity for the set of charged off credit card accounts in accordance with the approximate cost of charged off credit card account collection and the collection model of the set of charged off credit card accounts,

wherein the selecting a compensation package selects one or more of a fix profit package, a single commission rate package and a plural commission rate package.

32. A computer implemented system for increasing collections from a set of charged off credit card accounts comprising:

inputting a collection model for a set of charged off credit card accounts owed by a set of charged off credit card account holder into a computer;

inputting an approximate cost of charged off credit card account collection into the computer;

performing a calculation to determine plural commission rates payable to a collection entity for the set of charged off credit card accounts in accordance with a cost of collecting the set of charged off credit card accounts and the collection model of the set of charged off credit card accounts using the computer; and

outputting the plural commission rates.

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